Case 07-20168 Doc 1 Filed 10/30/07 Entered 10/30/07 14:45:56 Desc Main Official Form 1 (10/06) Document Page 1 of 7

		Inited States Br	ankrantev Cont	-	. 0.90 = 51				
United States Bankruptcy Court Northern DISTRICT OF Illinois					Voluntary Petition				
Name of Debtor (if ind	Iividual, enter L	ast, First, Middle	e):		Name of Joir	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used (include married, maid	by the Debtor in	in the last 8 years			All Other Na (include mar	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. state all):	7			ore than one,	Last four dig one, state all	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):			
Street Address of Debte	or (No. and Stre	et, City, and Star	16): A C + 9		Street Addres	Street Address of Joint Debtor (No. and Street, City, and State):			
Chica50	II,	6064	ZIP Co	ade			7Th C <sub>2</sub> 3.		
County of Residence or				<u>Mic</u>	County of Re	esidence or of the Principal	ZIP Code al Place of Business:		
Mailing Address of Det	btor (if differen	t from street add	ress):				Terent from street address):		
						to be some seem (	referritions succe accuressy.		
			ZIP Co	ada					
Location of Principal As	ssets of Busine	ss Debtor (if diff	ferent from stree	a address above)	):		ZIP Code		
	e of Debtor						ZIP Code		
(Form of	of Organization) ock one box.)	!	(Check one bo	•	č85	the Petiti	Bankruptcy Code Under Which ion is Filed (Check one box.)		
Individual (include See Exhibit D on p Corporation (include Partnership Other (If debtor is check this box and	page 2 of this for udes LLC and L s not one of the a	orm. LLP) above entities,	Single / 11 U.S. Railroad Stockbr Commo	roker odity Broker	e as defin <b>e</b> d in	Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition f Chapter 13 Recognition of a For Nonmain Proceeding			
				To the last	· ·		Nature of Debts (Check one box.)		
	Ciling Fa	(Challera ha	(Chec	Fax-Exempt Enti- sek box, if applier is a tax-exempt of fitle 26 of the Un- he Internal Reven	cable.) organization nited States	le.)  Debts are primarily consumer debts, defined in 11 U.S.C. business debts.  \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
-		(Check one box.	)			Chapter 11 Debtors Check one box:			
Full Filing Fee atta				:		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must			Check if:  Debtor's	Check if:					
attach signed application for the court's consideration. See Official Form 3B.				Check all appl A plan is Acceptan	Check all applicable boxes:  A plan is being filed with this petition.				
Statistical/Administration							THIS SPACE IS FOR COURT USE ONLY		
Debtor estimat	ites that, after an	vill be available fony exempt propert to funds available	rty is excluded ar	und administrative	⁄e				
Estimated Number of Cre 1- 50- 49 99	editors 100-	200- 999 5,000	0- 5,001-		25,001-	50,001 Over 12 100,000 100,000			
							OCT 3 U ZUUZ		
Estimated Assets  50 to \$10,000	\$10,000 to \$100,000		00,000 to million	S1 million t			EINS MADERIC POLICE		
Estimated Liabilities  \$0 to \$50,000	\$50,000 to \$100,000		100,000 to 1 million	□\$1 million t	nillion to More than \$100 million				

Case 07-20168 Doc 1 Filed 10/30/07 Entered 10/30/07 14:45:56 Desc Main Official Form 1 (10/06) **Document** Page 2 of 7 Form B1, Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) All Prior Bankraptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed Where Filed: Location Case Number: Date Filed Where Filed: Pending Bankruptcy Case Filed by any Sponse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number Date Filed: District: Relationship: Judge. Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

filing of the petition.

Official Form 1 (10/06)	Form B1, Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case.)				
Signature(s) of Debtor(s) (Individual/Joint)	gaatures			
,	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 11 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code specified in this petition.  X  Signature of Debtor  X  Signature of Joint Debtor  Telephone Number (if not represented by attorney)	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
10 (30/07) Date	Date			
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer			
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name Address	I declare under penalty of perjury that: (1)1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2)1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section Official Form 19B is attached.			
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date				
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X			
X Signature of Authorized Individual	Date			
Printed Name of Authorized Individual				
Title of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Date	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

## UNITED STATES BANKRUPTCY COURT

********	Northern	District of	Illinois	<del></del> _
In re Program	da Spar		Case No	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

I. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form	1,	Exh.	D	(10/06)	) —	Cont.
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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Comconda par
Date: 10(20/0)

## **List of Creditors**

Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317 Acct # 4352376703264101

Care Credit GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061 Acct # 6019180308445218

Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395 Acct # 6011007680294047

United Healthcare Insurance Company Springfield Service Center P.O. Box 30555 Salt Lake City, UT 84130-0555 Acct # 975364451

Ikea P.O. Box 981401 El Paso, TX 79998-1401 Acct # 6044161003251951

American General Finance 311 N. Weber Rd. Bolingbrook, IL 60490-1569 Acct # 020010107232668128

Circuit City
Chase
P.O. Box 15678
Wilmington, DE 19885-5678
Acct # 1820000001619820

Gap GE Money Bank P.O. Box 530942 Atlanta, GA 30353-0942 Acct # 6018595013582685 Old Navy P.O. Box 981064 El Paso, TX 79998-1064 Acct # 6018596031506763

Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297-1298 Acet # 7031270312237133

Victoria's Secret World Financial Network National Bank P.O. Box 182125 Columbus, OH 43218-2125 Acct # 825137524

Express
World Financial Network National Bank
P.O. Box 182125
Columbus, OH 43218-2125
Acct # 909235442

Lenscrafters
GE Money Bank
P.O. Box 960061
Orlando, FL 32896-0061
Acct # 6019181026685903

First National Bank Omaha P.O. Box 2490 Omaha, NE 68172 Acct # 4418539133711825